

Natural Hazard Communication and the Role of the Insurance Industry in Switzerland

First Findings

IDRC, 28 August 2008

Matthias Haller, Matthias Holenstein, Martina Brunthaler

Risk Dialogue Foundation



Hochwasserschaden bei Interlaken, August 2005
Quelle: Abteilung Naturgefahren Kt. Bern

Agenda

1. Natural Hazards and the Risk Dialogue
Foundation
2. Our Project: Goals & Methodology
3. First Findings
4. Questions

Agenda

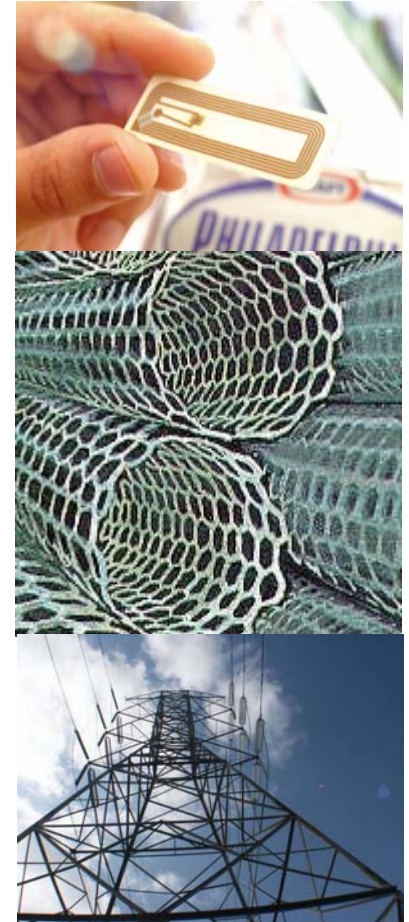
1. Natural Hazards and the Risk Dialogue
Foundation
2. Our Project: Goals & Methodology
3. First Findings
4. Questions

Risk Dialogue Foundation, St. Gallen

- Neutral organisation with interdisciplinary expertise in risk and communication
- Brings together stakeholders to foster informed decisions about social relevant risks (early warning)
- Founded in 1989 (Institute of Insurance economics at the University of St. Gallen, Prof. Matthias Haller)

Risk Dialogue Foundation: Topics

- In general
 - Risk perception and communication
 - Society of risk/safety and/or distrust
 - Phantom risks
- Current specific topics
 - Energy and Infrastructures
 - Natural Hazards
 - Information/Communication technology
 - Nanotechnology



Risk Debates – A comparison

Criteria	Nuclear Technology	Nano-technology	Natural Hazards
Scientific knowledge about the risk	High	Low	High
Perception of the risk	Invisible – irreversible	Invisible – long-term effects	Well-defined, locally
Risk owner	Industry / Public	Industry	Nobody (?)
Public debate	Old conflicts	Emerging (?)	<i>Our project!</i>

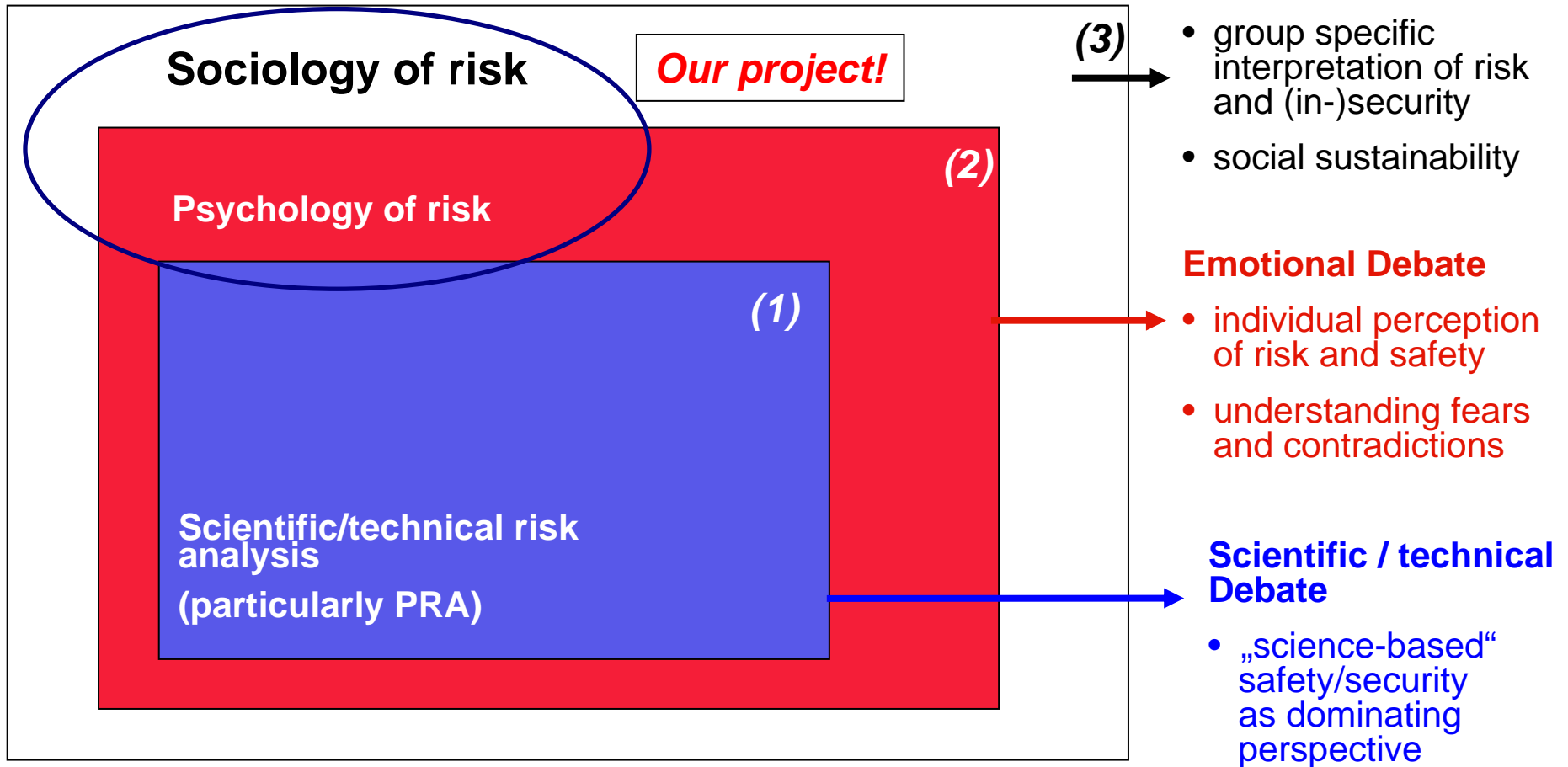
Agenda

1. Natural Hazards and the Risk Dialogue
Foundation
2. Our Project: Goals & Methodology
3. First Findings
4. Questions

Background

- Increasing number of major natural hazard events in Switzerland in the past years
- Loss of the flood 2005: CHF 1.3 billion
→ Most expensive damaging event in Swiss insurance history
- Unique Swiss-wide insurance coverage with standardized and low-priced premiums

Three Levels of Objectivity in Risk Debates



(C) M. Haller

Research Questions

- Which positions, views and perceptions about natural hazards do exist among the different stakeholders, especially in the insurance industry?
- What are the topics, conflicts and risks of communication?
- How do different stakeholders perceive each other, especially the insurers?
- What should be done about natural hazards in the point of view of different stakeholders, e.g. in the context of public private partnership?

Goals & Timetable

- In a first phase the project aims at understanding the current debate about natural hazards (2008).
- In a second step, these results will be integrated in a computer based model of the debate (2009).
- Finally, recommendations for future actions and communication strategies (2010).

Methodology

- Semi-standardized interviews with experts
 - About 15 exponents of 5 stakeholder groups:
 1. Insurance Industry
 2. Public authorities
 3. Affected people and companies
 4. Media
 5. Science community
- Qualitative and quantitative content analysis
- Two media analysis

Agenda

1. Natural Hazards and the Risk Dialogue
Foundation
2. Our Project: Goals & Methodology
3. First Findings
4. Questions

Thesis 1 – The silent debate

There is no broad public debate on natural hazards in Switzerland, except for an event.

Thesis 1: There is no broad public debate on natural hazards.

1. Media reporting is event-related.
2. Insurers do not have great media attention.

Thesis 1: There is no broad public debate on natural hazards.

3. So far, the financial overcoming of natural events have not been a societal problem.
4. The vast majority of Swiss population is not affected by natural hazards.

Thesis 2 – Silence before the storm

With further accumulation of natural disasters, the Swiss insurance system will become point for discussion.

Thesis 2: Swiss insurance system will become point for discussion.

1. If natural hazards increase, the solidary system will be questioned.
2. Insurers will be confronted with claims from other stakeholders.

Thesis 3 – Cooperation, but how

Private-public-partnership will become more and more important in the field of prevention.

Thesis 3: Private-public-partnership will become important for prevention.

1. There is willingness for cooperation exists.
2. The precise task sharing will require a dialogue in order to coordinate the cooperation.

Questions & Discussion



Berner Matte 2005
Foto: GVB

Questions and Contact

Stiftung Risiko-Dialog, St. Gallen

Office: Zürcherstrasse 12

CH-8400 Winterthur

Switzerland

Tel. +41 52 262 76 11

Fax +41 52 262 76 29

E-Mail: info@risiko-dialog.ch

<http://www.risiko-dialog.ch>

